

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF CALIFORNIA
 325 West F Street, San Diego, California 92101-6991

In Re _____

BANKRUPTCY NO. _____

Debtor. _____

**CERTIFICATE OF EXIGENT CIRCUMSTANCES AND
 REQUEST FOR EXTENSION OF TIME TO FILE
 CERTIFICATE OF CREDIT COUNSELING
 PURSUANT TO 11 U.S.C. § 109(h)(3)**

The undersigned debtor(s) declare under penalty of perjury that the following exigent circumstances exist which have prevented me from obtaining budget and credit counseling within the 180-day period prior to the filing of my bankruptcy petition.

Those circumstances include (*provide a detailed explanation in the space provided below*)

I further declare that I requested credit counseling services from:

_____,
 an approved nonprofit budget and credit counseling agency,

on _____, but was unable to obtain the services during the 5-day period following my request.
 (date)

I understand that this initial counseling does not replace or waive the necessity to complete a course concerning personal financial management. I understand that I must file a Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) no later than forty-five (45) days from (1) the first date set for the first meeting of creditors under § 341 in order to receive a chapter 7 discharge or (2) if a chapter 13 debtor, no later than the last payment made as required by my chapter 13 plan or the filing of a motion for entry of a discharge under § 1328(b) in my chapter 13 case.

I request that I be granted an extension of thirty (30) days from the date of the filing of my petition within which to complete the credit counseling, obtain and file a Certificate of Credit Counseling issued by a United States Trustee approved nonprofit budget and credit counseling agency.

DATED:

Debtor

Joint Debtor